

In re:
Maurice Gindraw
Geneva Gindraw
Debtors

Case No. 18-14344-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 28, 2023

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Maurice Gindraw, Geneva Gindraw, 871 Foulkrod Street, Philadelphia, PA 19124-2301
14131138	+ Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1095

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 28 2023 22:57:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 29 2023 02:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 28 2023 22:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14161641	EDI: GMACFS.COM	Jul 29 2023 02:56:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14161108	EDI: GMACFS.COM	Jul 29 2023 02:56:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14188366	+ EDI: AIS.COM	Jul 29 2023 02:56:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14171022	+ Email/Text: bankruptcy1@pffcu.org	Jul 28 2023 22:57:00	Police and Fire Federal Credit Union, 3333 Street Road, Bensalem, Pa. 19020-2022
14712105	^ MEBN	Jul 28 2023 22:55:51	U.S. Bank Trust National Association, as Trustee, of the Bungalow Series IV Trust, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14188714		WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRIST

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2023 at the address(es) listed below:

Name	Email Address
AKEEM J. PARSONS	on behalf of Joint Debtor Geneva Gindraw akeemparsonsesq@gmail.com aparsons@spearwilderman.com
AKEEM J. PARSONS	on behalf of Debtor Maurice Gindraw akeemparsonsesq@gmail.com aparsons@spearwilderman.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Wilmington Savings Fund Society bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
BRIAN E. CAINE	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Lodge Series IV Trust bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN M. BUTTERY	on behalf of Creditor Wilmington Savings Fund Society cdigianantonio@rascrane.com
LAUREN MOYER	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Lodge Series IV Trust lmoyer@friedmanvartolo.com
LAUREN MOYER	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Bungalow Series IV Trust lmoyer@friedmanvartolo.com
MICHAEL J. SHAVEL	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES V-E mshavel@hillwallack.com, ldejesus@hillwallack.com;lharkins@ecf.courtdrive.com;mshavel@ecf.courtdrive.com;aemberger@ecf.courtdrive.com
REGINA COHEN	on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com
REGINA COHEN	on behalf of Creditor Ally Bank rcohen@lavin-law.com mmalone@lavin-law.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 14

Information to identify the case:

Debtor 1	<u>Maurice Gindraw</u>	Social Security number or ITIN	xxx-xx-9117
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Geneva Gindraw</u>	Social Security number or ITIN	xxx-xx-5804
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	18-14344-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Maurice Gindraw

Geneva Gindraw
aka Geneva Jefferson7/27/23**By the court:** Patricia M. Mayer
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.